
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 47

Week Ending November 18, 2000

Regulations And Policies

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche and reserve requirement exemption for 2001 and announcing the deposit reporting cutoff levels effective beginning in September 2001.

- Approved, November 13, 2000

H.2 Actions under delegated authority

November 12, 2000 to November 18, 2000

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

AmSouth Bank, Birmingham, Alabama -- to establish branches at 8620 Citrus Park Drive, Tampa, Florida; 24870 South Tamiami Trail, Bonita Springs; and 570 Blanding Boulevard, Orange Park.
- Approved, November 17, 2000

Richmond

Bank of Northumberland, Incorporated, Heathsville, Virginia -- to establish a branch at 437 North Main Street, Kilmarnock.
- Approved, November 15, 2000

Kansas City

Community Banks of Southern Colorado, Rocky Ford, Colorado -- to establish a branch at the corner of Idaho Street and State Highway 96, Ordway.
- Approved, November 14, 2000

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at W62 N209 Washington Avenue, Cedarburg.
- Approved, November 17, 2000

Atlanta

Palm Beach County Bank, Boynton Beach, Florida -- to establish a branch at 5899 Lake Worth Road, Greenacres.
- Approved, November 15, 2000

Atlanta

The Peoples Bank and Trust Company, Selma, Alabama -- to establish a branch at 429 North Dean Street, Auburn.
- Approved, November 15, 2000

Bank Branches, Domestic

Kansas City

Pinnacle Bank, Papillion, Nebraska -- to establish a branch at 27th and Fletcher Streets, Lincoln.

- Approved, November 17, 2000

Richmond

Rockingham Heritage Bank, Harrisonburg, Virginia -- to establish a branch at 1406 Greenville Avenue, Staunton.

- Approved, November 16, 2000

Bank Holding Companies

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- to merge with FirstSpartan Financial Corp., Spartanburg, South Carolina.

- Approved, November 17, 2000

New York

Berkshire Bancorporation, New York, New York -- waiver of application requirement in connection with the proposed merger of Berkshire Bancorporation's subsidiary bank, The Berkshire Bank, with Goshen Savings Bank, Goshen, and the proposed merger with Goshen Savings Bank's parent holding company, GSB Financial Corporation.

- Granted, October 31, 2000 (AC)

Dallas

Community Bancshares Company, Colfax, Louisiana -- to become a bank holding company through the acquisition of Colfax Banking Company.

- Approved, November 17, 2000

Dallas

ENB Bankshares, Inc., Dallas, Texas -- to become a bank holding company through the acquisition of ENB Delaware Bankshares, Inc., Wilmington, Delaware, and Eagle National Bank, Dallas, Texas, and for ENB Delaware Bankshares, Inc., to become a bank holding company through the acquisition of Eagle National Bank.

- Approved, November 17, 2000

Bank Holding Companies

Dallas

First Community Capital Corporation, Houston, Texas -- to become a bank holding company through the acquisition of First Community Capital Corporation Delaware, Wilmington, Delaware, and First Community Bank, N.A., Houston, Texas, and for First Community Capital Corporation Delaware to become a bank holding company through the acquisition of First Community Bank, N.A.

- Approved, November 17, 2000

Kansas City

First Olathe Bancshares, Inc., Kansas City, Missouri -- to acquire control of Bannister Bank & Trust through a management consulting agreement.

- Approved, November 16, 2000

Kansas City

First York Ban Corp., York, Nebraska -- to acquire shares of NebraskaLand Financial Services, Inc., North Platte, and thereby indirectly acquire NebraskaLand National Bank, and for NebraskaLand Financial Services, Inc. to become a bank holding company by acquiring NebraskaLand National Bank.

- Approved, November 16, 2000

Dallas

FirstPerryton Bancorp, Inc., Perryton, Texas -- to redeem shares.

- Approved, November 17, 2000

San Francisco

Humboldt Bancorp, Eureka, California -- to merge with Tehama Bancorp, Red Bluff, and increase Humboldt Bancorp's ownership in Bancorp Financial Services, Sacramento.

- Withdrawn, November 17, 2000

Minneapolis

JDOB, Inc., Sandstone, Minnesota -- to acquire shares of First National Bank of Hinckley, Hinckley, a de novo bank.

- Approved, November 17, 2000

Bank Holding Companies

Chicago

Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin, and Merchants Merger Corp. -- to acquire CBOC, Inc., Oconto Falls, and thereby indirectly acquire Community Bank of Oconto County.

- Approved, November 17, 2000

Boston

Northfield MHC, Northfield, Vermont, and Northfield Bancorp, Inc. -- to become a mutual bank holding company and a bank holding company, respectively, through the acquisition of Northfield Savings Bank.

- Approved, November 14, 2000

San Francisco

PBOC Holdings, Inc., Los Angeles, California -- to become a bank holding company on the conversion of its subsidiary, Peoples Bank of California, to a state nonmember bank.

- Withdrawn, November 15, 2000

Minneapolis

Prairie Bancshares, Inc., Lester Prairie, Minnesota -- to redeem shares.

- Approved, November 17, 2000

Atlanta

Red Level Financial Corporation, Red Level, Alabama -- to become a bank holding company through the acquisition of The Peoples Bank of Red Level.

- Approved, November 13, 2000

Richmond

Regional Bankshares, Inc., Hartsville, South Carolina -- to become a bank holding company through the acquisition of Hartsville Community Bank, National Association.

- Approved, November 17, 2000

Bank Mergers

Chicago

Chemical Bank and Trust Company, Midland, Michigan -- to merge with Chemical Bank Bay Area, Bay City; Chemical Bank Michigan, Clare; Chemical Bank Key State, Owosso; and Chemical Bank Thumb Area, Caro, and thereby establish branches.
- Approved, November 17, 2000

Banks, Foreign

Chicago

Bank of Montreal, Toronto, Canada -- to acquire, indirectly through Moneris Solutions Corporation, shares of Moneris Solutions, Inc., Buffalo Grove, Illinois, and thereby engage in extending credit and servicing loans, activities related to extending credit, and data processing.
- Approved, November 15, 2000

New York

Royal Bank of Canada, Toronto, Canada -- to engage in a joint venture with The Bank of Montreal, Montreal, by acquiring 50 percent of the merchant acquiring business of Harris Trust and Savings Bank, Chicago, Illinois, and thereby engage in extending credit and servicing loans, activities related to extending credit, and data processing.
- Approved, November 16, 2000

Banks, State Member

Atlanta

Colonial Bank, Montgomery, Alabama -- to purchase certain assets and assume certain liabilities of First Security Bank of Nevada, Las Vegas, Nevada.
- Approved, November 17, 2000

Change In Bank Control

Kansas City

Allen Bancshares, Inc., Allen, Oklahoma -- change in bank control.
- Permitted, November 17, 2000

Competitive Factors Reports

Minneapolis

Bank of Hoven, Hoven, South Dakota -- report on competitive factors of the proposed merger with The Peoples Bank, Aberdeen.

- Submitted, November 16, 2000

Chicago

Brenton Bank, Des Moines, Iowa -- report on competitive factors of the proposed merger with Wells Fargo Interim Bank Brenton.

- Submitted, November 17, 2000

Chicago

Chemical Bank West, Cadillac, Michigan -- report on competitive factors of the proposed merger with Chemical Bank North, Grayling; Chemical Bank Central, Big Rapids; and Chemical Bank Montcalm, Stanton.

- Submitted, November 17, 2000

Chicago

Old Kent Federal Bank, Big Rapids, Michigan, a de novo bank -- report on competitive factors of the proposed merger with Old Kent Bank, Grand Rapids.

- Submitted, November 17, 2000

San Francisco

Prime Bank, Los Angeles, California -- report on competitive factors of the proposed merger with East-West Bank, San Marino.

- Submitted, November 16, 2000

Chicago

State Bank of Allerton, Allerton, Illinois -- report on competitive factors of the proposed merger with SBA Interim Bank.

- Submitted, November 17, 2000

New York

The Merchants Bank of New York, New York, New York -- report on competitive factors of the proposed merger with Valley National Bank, Passaic, New Jersey.

- Submitted, November 16, 2000

Competitive Factors Reports

Secretary

Wells Fargo Bank Nevada, National Association, Las Vegas, Nevada -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First Security Bank of Nevada.

- Submitted, November 17, 2000

Extensions Of Time

Dallas

Central Texas Bankshare Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware -- extension to February 18, 2001, to acquire Hill Bancshares, Inc., Weimar, Texas, and Hill Bank & Trust Company.

- Granted, November 15, 2000

Secretary

The Chase Manhattan Corporation, New York, New York -- commenter's request to extend the comment period on the proposed merger with J.P. Morgan & Co. Inc.

- Denied, November 14, 2000

Secretary

Community Banks of Southern Colorado, Rocky Ford, Colorado -- commenter's request to extend the comment period on the proposed establishment of a branch at the intersection of Idaho Street and State Highway 96, Ordway.

- Denied, November 15, 2000

Atlanta

FMB Equibanc, Inc., Statesboro, Georgia -- extension to January 28, 2001, to become a bank holding company through the acquisition of Farmers and Merchants Bank.

- Granted, October 27, 2000 (AC)

Chicago

Northern Trust Corporation, Chicago, Illinois, and The Northern Trust Company -- extension to February 1, 2001, to invest through NorLease, Inc. in Key Bank Tax Credit Investment Partners, Cleveland, Ohio.

- Granted, November 6, 2000 (AC)

Extensions Of Time

San Francisco

NWI Financial Corporation, Seattle, Washington -- extension to February 14, 2001, to become a bank holding company through the acquisition of Northwest International Bank.
- Granted, November 15, 2000

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- extension to November 15, 2001, with respect to a change in bank control.
- Granted, November 14, 2000

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on October 3, 2000.
- Published, November 16, 2000

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for First Quarter of 2001

<i>Institution</i>	<i>Location</i>
State Street Bank and Trust Company	Boston, Massachusetts

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Deutsche Bank AG, Frankfurt, Germany, to establish additional branch locations at 280 Park Avenue and 130 Liberty Street, New York, New York.	Newspaper – N/Avail
FBSEA	Sparkasse Stockerau AG, Vienna, Austria, to establish federal branches in Greenwich, Connecticut, and New York, New York, and representative offices in San Francisco, California, and Atlanta, Georgia.	Newspaper – N/Avail
FBSEA	RheinHyp Rheinische Hypothekenbank, AG, Frankfurt, Germany, to establish a representative office in New York, New York.	Newspaper – N/Avail
FBSEA	Societe Generale, Paris, France, to establish an agency in Greenwich, Connecticut.	12/01/2000

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	The shareholder consortium, which collectively owns 45.25 percent of Bank Hapoalim B.M., Tel Aviv, Israel, to become a bank holding company as a result of the related proposal by Bank Hapoalim B.M. to acquire Signature Bank, New York, New York (in formation).*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Israel Salt Industries, Atlit, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – N/Avail
Change in Control	Change in Bank Control with regard to Patriot National Bancorp, Inc., Stamford, Connecticut, by Angelo DeCaro, Riverside, Connecticut to acquire up to 35 percent of Bancorp's outstanding shares.*	Newspaper – N/Avail Fed Reg – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Arison Holdings (1998) Ltd., Tel Aviv, Israel ("Applicant"), to become a bank holding company in connection with the establishment of Signature Bank, New York, New York ("Signature Bank") by Bank Hapoalim B.M., Tel Aviv, Israel ("Bank Hapoalim"). Applicant would become a bank holding company through its direct and indirect control of 45.25 percent of the voting shares of Bank Hapoalim B.M. Signature Bank would be a wholly owned subsidiary of Bank Hapoalim.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	Lakeland Bancorp, Inc., Oak Ridge, New Jersey, to acquire up to 9.9 percent of Sussex Bancorp, Franklin, New Jersey.*	Newspaper – 12/22/2000 Fed Reg – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Mizuho Holdings, Inc. and The Dai-Ichi Kangyo Bank, Limited, to engage through their subsidiary, The CIT Group, Inc., its wholly owned subsidiary, Capita Premium Financing Corporation, and its newly-formed subsidiary, Dealerconx, Inc., Livingston, New Jersey, which will be a 50 percent owned joint venture with the Bank of Montreal in making, acquiring, brokering, and servicing loans; activities relating to extending credit; leasing personal or real property; and providing data processing and data processing services.	Fed Reg – 12/04/2000
4(c)(8)	Svenska Handelsbanken, Stockholm, Sweden, to engage through its de novo subsidiary, Oktogon Advisors, LLC, New York, New York, in investment advisory services to institutional customers.	Fed Reg – 12/04/2000
4(c)(8)	Westdeutsche Landesbank Girozentrale, Dusseldorf, Germany, to acquire Gulfstream Global Investors, Ltd., Addison, Texas, and engage in investment advisory activities.	Fed Reg – 12/04/2000

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for First Quarter of 2001

<i>Institution</i>	<i>Location</i>
Lebanon Valley Farmers Bank	Lebanon, PA
Community Bank & Trust	Forest City, PA
Pennsylvania State Bank	Camp Hill, PA
Madison Bank	Blue Bell, PA

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notification from Somerset Bank, Somerset, PA on 11/16/2000 of its intent to establish a branch at 807 Goucher Street, Johnstown, PA.	11/13/2000

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Received notice of change in control from The Jett Family, Lexington, KY on 11/16/2000 of their intent to acquire up to 30.46 percent of the outstanding voting shares of Bluegrass Bancshares, Inc., Lexington, KY.	Fed Reg – 12/08/2000

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
25	Received notice from PNC Bank, N.A., Pittsburgh, PA on 11/16/2000 of its intent to engage in permissible overseas leasing activities through PNC Capital Leasing, LLC.	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch at 685 East Main Street, Lebanon, Virginia.*	Newspaper - 11/24/2000
Branch	Allfirst Bank, Baltimore, Maryland, to establish a branch at Broadcast Square Center, Broadcast Road and Papermill Road, Reading, Pennsylvania.*	Newspaper - 11/27/2000
Branch	Pioneer Bank, Stanley, Virginia, to establish a branch at 8315 Spotswood Trail, Stanardsville, Virginia.*	Newspaper - 11/27/2000
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 900 Hendersonville Road, Suite 107, Asheville, North Carolina.*	Newspaper - 12/11/2000
18(c)	Bank of Tazewell County, Tazewell, Virginia, to acquire the Bluefield, Virginia, branch office of First Union National Bank, Charlotte, North Carolina.*	Newspaper - 12/15/2000

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Virginia Capital Bancshares, Inc., Fredericksburg, Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Fredericksburg State Bank, Fredericksburg, Virginia (the successor by merger to Fredericksburg Savings Bank, Fredericksburg, Virginia).*	Fed Reg - 12/14/2000 Newspaper - 12/11/2000
3(a)(5)	F & M National Corporation, Winchester, Virginia, to merge with Community Bankshares of Maryland, Inc., Bowie, Maryland.*	Fed Reg - 12/14/2000 Newspaper - 12/08/2000
3(a)(3)	Bank of America Corporation, Charlotte, North Carolina, to acquire Bank of America Georgia, National Association (an organizing bank), Atlanta, Georgia.*	Fed Reg - 12/15/2000 Newspaper - 12/14/2000

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for First Quarter of 2001

<i>Institution</i>	<i>Location</i>
The Annapolis Banking and Trust Company	Annapolis, Maryland
Americas Bank	Towson, Maryland
Benchmark Community Bank	Kenbridge, Virginia
Southern Financial Bank	Warrenton, Virginia
Barbour County Bank	Philippi, West Virginia

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 9800 Highway 69 South, Tuscaloosa, Alabama, to be known as the Taylorville Branch.	12/01/2000*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1425 E. Venice Avenue, Venice, Florida, to be known as the North Venice Branch.	12/01/2000*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 341 Summit Boulevard, Birmingham, Alabama, to be known as the Summit Branch.	12/01/2000*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 2100 Stonebridge Boulevard, Bremen, Georgia.	11/23/2000*
Branch	Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 5319 Atlanta Highway, Flowery Branch, Georgia.	11/24/2000*
Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at 1029 Avalon Avenue, Muscle Shoals, Alabama.	11/14/2000*

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Valrico Bancorp, Inc., Valrico, Florida, after-the-fact change in control by Mr. LeVaughn Amerson and Mrs. Linda Amerson, to retain 10.96 percent of the outstanding shares of Valrico Bancorp, Inc., Valrico, Florida.	N/Avail
CIC	Valrico Bancorp, Inc., Valrico, Florida, after-the-fact change in control by Mr. Douglas A. Holmberg and Mrs. Sherrill Holmberg, to retain 11.06 percent of the outstanding shares of Valrico Bancorp, Inc., Valrico, Florida.	N/Avail
CIC	Valrico Bancorp, Inc., Valrico, Florida, after-the-fact change in control by Mr. C. Dennis Carlton to retain 10.04 percent of the outstanding shares of Valrico Bancorp, Inc., Valrico, Florida.	N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
24A	Bank Independent, Sheffield, Alabama, request to increase investment in bank premises.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Harris Trust Bank of Arizona, Scottsdale, Arizona, for prior approval to merge with Century Bank, Scottsdale, Arizona and thereby to establish branches at 100 Easy Street, Carefree, Arizona, 19828 North 27th Avenue, Phoenix, Arizona and 34525 North Scottsdale Road, Scottsdale, Arizona.*	Newspaper – 11/21/2000
18(c) & Branches	Bank of Washtenaw (in organization), Saline, Michigan, for prior approval to acquire certain assets and assume certain deposit liabilities of the Saline, Michigan branch of Bank of Lenawee, Adrian, Michigan and thereby to establish a branch at 2180 W. Stadium Boulevard, Ann Arbor, Michigan.*	Newspaper – N/Avail
18(c) & Branches	First American Bank, Fort Dodge, Iowa, proposes to purchase the assets and assume the liabilities of three branch offices of Brenton Bank, Des Moines, Iowa and thereby to establish branches at 2805 Beaver, Des Moines, Iowa , 4729 S. W. 9th, Des Moines, Iowa , and 7031 Douglas Ave., Urbandale, Iowa.*	Newspaper – N/Avail
18(c) & Branches	Bank of Pontiac, Pontiac, Illinois, for prior approval to merge with Odell State Bank, Odell, Illinois and thereby to establish a branch at 200 South Waupansie, Odell, Illinois.*	Newspaper – N/Avail
Branch	Old Kent Bank, Grand Rapids, Michigan, for prior approval to establish a branch at 411 Town Center Drive, Highland, Michigan and at 821 N. Campbell, Royal Oak, Michigan.*	Newspaper – 11/16/2000
Branch	Markesan State Bank, Markesan, Wisconsin, for prior approval to establish a branch at 825 N. Margaret Street, Markesan, Wisconsin.*	Newspaper – 11/24/2000

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Northstar Financial Group, Inc., Bad Axe, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Northstar Bank (in organization), Bad Axe, Michigan.*	Fed Reg – 12/14/2000 Newspaper – N/Avail
3(a)(3)	Lenawee Bancorp, Inc., Adrian, Michigan, for prior approval to acquire 100 percent of the voting shares of Bank of Washtenaw (in organization), Saline, Michigan.	Fed Reg – 12/4/2000 Newspaper – N/Avail
3(a)(1)	eZCB Bancorp, Inc., Grand Rapids, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of eZCommunityBank.com (in organization), Grand Rapids, Michigan.	Fed Reg – 10/30/2000 Newspaper – 12/8/2000
CIC	Notification by David G. and Susan H. McCurry, of a Change in Control, to acquire an additional 8,500 shares, or 1.59% of the outstanding voting shares of Washington Bancorp., Washington, Iowa.	Fed Reg – 12/8/2000 Newspaper – N/Avail
3(a)(1)	Woodford Bancshares, Inc., Monroe, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Woodford State Bank, Woodford, Wisconsin.*	Fed Reg – 12/18/2000 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Belgrade State Bank, Belgrade, Missouri, to establish a branch at 515 West Karsch Boulevard, Farmington, Missouri.*	11/3/2000

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Notice by Mississippi Valley Bancshares, Inc., St. Louis, Missouri, to acquire Southwest Bank of Phoenix, Phoenix, Arizona (in organization).*	Newspaper – 12/9/2000 Fed Reg – 12/11/2000
3(a)(5)	Notice by Carlson Bancshares, Inc., West Memphis, Arkansas, to acquire Lakeside Bancshares, Inc., Hughes, Arkansas.*	Newspaper – 12/15/2000 Fed Reg – N/Avail.

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Section 5(b) of the Bank Service Corporation Act	Notice by Arvest Bank, Joplin, Missouri, to invest in Security BankCark Center, Inc., Norman, Oklahoma, a bank service corporation, and thereby participate in its credit card program.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Retroactive notice by David B. Erickson for change in control of Freedom BanCorporation, Inc., Hudson, Wisconsin.	Fed Reg – 12/08/2000
3(a)(3)EXP	Lake Bank Shares, Inc. Employee Stock Ownership Plan, Emmons, Minnesota, proposes to acquire an additional 8.19 percent of Lake Bank Shares, Inc., Emmons, Minnesota, thereby increasing its ownership to 38.19 percent.*	Newspaper – 12/17/2000

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Heritage Group, Inc., Aurora, Nebraska, to acquire 100 percent of the voting shares of Heritage Bank, N.A., Doniphan, Nebraska, a <i>de novo</i> bank in organization.	Newspaper - 12/09/2000 Fed Reg - 12/11/2000
3(a)(1)	Central Financial Corporation, Hutchinson, Kansas, to acquire 8.80 percent of the voting shares of TTAC Corp., Manhattan, Kansas, and thereby indirectly acquire Community First National Bank, Manhattan, Kansas, a <i>de novo</i> bank in organization.	Newspaper - N/Avail Fed Reg - 12/18/2000
3(a)(1)	Goering Financial Holding Company Partnership, L.P., Moundridge, Kansas, to become a bank holding company through the acquisition of 42.49 percent of the voting shares of Bon, Inc., Moundridge, Kansas, and thereby indirectly acquire Citizens State Bank, Moundridge, Kansas.	Newspaper - N/Avail Fed Reg - 12/15/2000
3(a)(1)	Goering Management Company, LLC, Moundridge, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Goering Financial Holding Company Partnership, L.P., Moundridge, Kansas, and 20.1 percent of the voting shares of Bon, Inc., Moundridge, Kansas, and thereby indirectly acquire Citizens State Bank, Moundridge, Kansas.	Newspaper - N/Avail Fed Reg - 12/15/2000
CIC	William Edwin Shoemaker, Cambridge, Nebraska, to acquire voting shares of FNB Financial Services, Inc., Cambridge, Nebraska, and thereby indirectly acquire The First National Bank of Cambridge, Cambridge, Nebraska.	Newspaper - N/Avail Fed Reg - 12/04/2000

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	The Paul Family Limited Partnership, Bixby, Oklahoma, to acquire 51.22 percent of CSB Inc, Bixby, Oklahoma, and thereby indirectly acquire additional voting shares of Citizens Security Bancshares, Inc., Bixby, Oklahoma, and Citizens Security Bank and Trust Company, Bixby, Oklahoma.	Newspaper - 11/29/2000 Fed Reg - 12/06/2000
CIC	Padgett Enterprises, L.P., Greenleaf, Kansas, to acquire voting shares of Padgett Agency, Inc., Greenleaf, Kansas, and thereby indirectly acquire The Citizens National Bank, Greenleaf, Kansas.	Newspaper - N/Avail Fed Reg - N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for First Quarter of 2001

<i>Institution</i>	<i>Location</i>
Community Bank & Trust Company	Neosho, Missouri
Community Bank of Raymore	Raymore, Missouri
The Guarantee State Bank	Mangum, Oklahoma
BancFirst	Oklahoma City, Oklahoma

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Legacy Bank, Plano, TX, to establish a branch office at 5000 Legacy, Plano, TX*	Newspaper – 11/24/2000

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Shelby Bancshares, Inc., Center, TX, to acquire Shelby Savings of Nevada, Inc., Carson City, NV, and Shelby Savings Bank, SSB, Center, TX*	Fed Reg – 12/11/2000 Newspaper – 12/07/2000
3(a)(1)	Shelby Savings of Nevada, Inc., Carson City, NV, to acquire Shelby Savings Bank, SSB, Center, TX*	Fed Reg – 12/11/2000 Newspaper – 12/07/2000

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Tri-State Bancshares, Inc., Haughton, LA, to acquire Tri-State Bank & Trust Co., Haughton, LA*	

* Subject to the provisions of the Community Reinvestment Act

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, November 18, 2000

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Vintage Bank, Napa, California, to establish a branch office at 1065 Main Street, St. Helena, California. *	Newspaper - 11/24/2000

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	David B. and Mary T. Weyrich, Paso Robles, California, to acquire additional shares of Heritage Oaks Bancorp, Paso Robles, California. *	Newspaper - N/Avail Fed Reg - 12/04/2000
3(a)(1)	New Corporation, Oakland, California, to become a bank holding company by acquiring Met Financial Corporation, and thereby indirectly acquiring Metropolitan Bank, both of Oakland, California. *	Newspaper - 11/24/2000 Fed Reg - 11/24/2000
3(a)(3)	First National Bank of Nevada Holding Company, Scottsdale, Arizona, to acquire Rocky Mountain Bank, Chandler, Arizona. *	Newspaper - 12/22/2000 Fed Reg - N/Avail
3(a)(1)	Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring Bank of Tokyo-Mitsubishi Trust Company, New York, New York; Mitsubishi Trust and Banking Corporation (U.S.A.), New York, New York; and UnionBanCal Corporation, San Francisco, California. *	Newspaper - N/Avail Fed Reg - N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Mitsubishi Tokyo Financial Group, Inc., Tokyo, Japan, to engage indirectly in certain nonbanking activities by acquiring Bank of Tokyo-Mitsubishi Trust Company, New York, New York; Mitsubishi Trust and Banking Corporation (U.S.A.), New York, New York; and UnionBanCal Corporation, San Francisco, California.	Fed Reg - N/Avail

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
4(c)(8)	Wells Fargo & Company, San Francisco, California, Wells Fargo Financial Services, Inc., and Wells Fargo Financial, Inc., both of Des Moines, Iowa, to acquire Flagship Credit Corporation, Philadelphia, Pennsylvania.
Member	Southwest Bank of Phoenix (In Organization), Phoenix, Arizona, to become a member of the Federal Reserve System.
3(a)(5)(C)	Nara Bancorp, Inc., to become a bank holding company by acquiring Nara Bank, N.A., both of Los Angeles, California.
3(a)(5)(C)	Pacifica Bancorp, Inc., to become a bank holding company by acquiring Pacifica Bank, both of Bellevue, Washington.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

Section V – Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	